
CORONAVIRUS (COVID-19) COMMUNITY RESOURCE GUIDE



CONGRESSMAN MAX ROSE

NEW YORK'S ELEVENTH CONGRESSIONAL DISTRICT



MESSAGE FROM CONGRESSMAN MAX ROSE

Dear Friend,

I know this is a challenging time for all of us, so I wanted to keep you updated on my efforts to keep you safe. In this community resource guide, my team and I have compiled information from federal, state, and local sources that you can use to keep you and your family safe.

While this guide is not exhaustive, my team and I will continuously update the guide with accurate and timely information as the crisis evolves. For the most up to date information, please check my [website](#), [Governor Cuomo's Website](#), [Mayor de Blasio's Website](#), or [CDC](#).

Lastly, I can't stress this enough - please stay home as much as possible. I know the increase in positive cases has everyone worried, frustrated, and wanting to go out and get tested. But these results do not mean our efforts to slow the spread aren't working, this is to be expected as we ramp up testing capacity and get a better picture of the true reach of the virus. Right now the safest thing we all can do is [stay home, practice social distancing](#).

If you are having serious symptoms, contact your healthcare provider or call the city **(844-692-4692)** or state **(888-364-3065)** hotlines. **Do not** go to your doctor's office or urgent care without calling first.

If you have additional questions, please contact my offices – Staten Island Office at (718) 667-3313, Brooklyn Office at (718) 306-5500, and Washington DC Office at (202) 225-3371.

Sincerely,

Max Rose

Member of Congress

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QUICK GUIDE

For an immediate, life-threatening emergency, call 911. For all other health concerns, call 311.

❖ **Centers for Disease Control and Prevention (CDC)**

- 800-232-4636; online at <https://www.cdc.gov/coronavirus/2019-ncov/>

❖ **State of New York Department of Health**

- 1-888-364-3065; online at <https://coronavirus.health.ny.gov/home>

❖ **New York City Department of Health**

- 1-844-NYC-4NYC; online at <https://www1.nyc.gov/site/doh/index.page>

For the most up-to-date information from the CDC, please refer to the links below:

❖ **Travel Information**

- Online at <https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html>

❖ **Preventing COVID-19 Spread in Communities**

- Online at <https://www.cdc.gov/coronavirus/2019-ncov/community/index.html>

❖ **Higher Risk & Special Populations**

- Online at <https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/index.html>

❖ **Healthcare Professionals**

- Online at <https://www.cdc.gov/coronavirus/2019-nCoV/hcp/index.html>

❖ **Resources for Healthcare Facilities**

- Online at <https://www.cdc.gov/coronavirus/2019-ncov/healthcare-facilities/index.html>

❖ **Resources for Health Departments**

- Online at <https://www.cdc.gov/coronavirus/2019-ncov/php/index.html>

❖ **Laboratories**

- Online at <https://www.cdc.gov/coronavirus/2019-nCoV/lab/index.html>

❖ **Communication Resources**

- Online at <https://www.cdc.gov/coronavirus/2019-ncov/communication/index.html>

BACKGROUND ON CORONAVIRUS (COVID-19)

- ❖ COVID-19 is a new respiratory illness that can spread from person to person. Because it's so new, we don't yet have a vaccine or cure for it. Most people who get COVID-19 will recover on their own. But we know that some people can have serious complications that require medical care or hospitalization.
- ❖ There is currently an international outbreak affecting countries all over the world. As COVID-19 spreads, your life may be disrupted in a variety of ways. Keep yourself and household healthy by being prepared.
- ❖ Seeking and sharing accurate information during a time of heightened concern is one of the best things we can do to keep our families and communities healthy and safe. As new information emerges, please remember that the risk of COVID-19 is NOT connected with race, ethnicity or nationality. Stigma will not help to fight the illness.

What are the symptoms of COVID-19? How does it spread?

- ❖ Symptoms of COVID-19 primarily include fever, cough, and shortness of breath. These symptoms appear 2 to 14 days after exposure to the disease.
- ❖ COVID-19 spreads between people who are in close contact with one another (about 6 feet) via coughs or sneezes. It may also be spread by touching a surface or object with the virus on it.
- ❖ People are thought to be most contagious when they are the sickest, although some spread is possible before people show symptoms.

How can I prevent spreading COVID-19?

- ❖ Prevention starts with practicing good personal health habits:
- ❖ Wash your hands often with soap and water.
- ❖ Cover your coughs and sneezes with a tissue.
- ❖ Clean and disinfect frequently touched surfaces and objects.
- ❖ Stay home when you're sick.
- ❖ Getting plenty of rest, drinking fluids, eating healthy foods, and managing your stress may help you prevent getting COVID-19 and recover from it if you do.
- ❖ The Centers for Disease Control (CDC) website offers more details on these [preventive steps](#).

What do I do if I have suspected or confirmed COVID-19?

- ❖ Monitor your symptoms (fever, cough, shortness of breath). Call your healthcare provider before visiting the office. If you have an appointment, be sure you tell them you have or suspect you have COVID-19.
- ❖ Stay home, except for getting medical care. If you have mild symptoms, you may not need to seek medical care.
- ❖ Separate yourself from other people in your home.

- ❖ Do not go to work, school or public areas.
- ❖ Avoid using public transportation, taxis, or ride-share.
- ❖ If you have a facemask, wear it around other people or pets and before entering a healthcare provider's office.
- ❖ If you can't wear a mask because it's hard for you to breathe while wearing one, then keep people who live with you out of your room or have them wear a facemask if they come in your room.
- ❖ Cover coughs and sneezes with a tissue, then throw the tissue away in a lined trash can. Wash hands thoroughly afterwards. Soap and water is best.
- ❖ Avoid sharing personal household items like dishes, glasses, or bedding.
- ❖ Wash your hands often with soap and water for 20 seconds. If you can't wash your hands, use an alcohol-based hand sanitizer that contains at least 60% alcohol. Rub hands together until dry.
- ❖ Clean all "high touch" surfaces -- counters, tables, doorknobs, bathroom fixtures, phones, and keyboards -- daily.
- ❖ Use household cleaning products, following the manufacturer's recommendations.
- ❖ If you are having a medical emergency, call 9-1-1. Notify dispatch that you have or may have COVID-19.
- ❖ Remain in home isolation for 7 days OR until 72 hours after your fever has resolved (and symptoms get better) whichever is longer.

What do I do if I was potentially exposed to someone with confirmed COVID-19?

- ❖ First, know that you generally need to be in close contact with someone with COVID-19 to get infected. Close contact includes scenarios like living with, or caring for, a person with confirmed COVID-19, being within six feet of a person with confirmed COVID-19 for about 10 minutes, or if someone with COVID-19 coughed on you, kissed you, shared utensils with you or you had direct contact with their body secretions.

If you may have had close contact with a person with COVID-19 but are not sick.

- ❖ Monitor your health for fever, cough and shortness of breath for 14 days after your last contact with the ill person.
- ❖ Avoid public places for 14 days.

If you are a close contact of a person with confirmed COVID-19 and are sick

- ❖ If you are sick with fever, cough, or shortness of breath--even if your symptoms are mild--isolate yourself.
- ❖ If you are at higher risk for severe illness (over 60 or have underlying health conditions such as heart disease, lung disease, or diabetes), have a weakened immune system or are pregnant) call your healthcare provider. They may want to test you for COVID-19.

- ❖ If you have symptoms but are not in a high risk category, talk with your healthcare provider. They will help you determine if you need to be evaluated.

What do I do if I have COVID-19 symptoms but haven't been around anyone who has been diagnosed with COVID-19?

- ❖ The most common symptoms of COVID-19 are fever, cough, and shortness of breath. These can be symptoms of other respiratory illnesses as well as COVID-19.
- ❖ If you are in a high-risk category, and have symptoms of COVID-19, call your healthcare provider for advice. If you are at risk for serious illness, your healthcare provider may arrange a test for COVID-19.
- ❖ If you do not have a high risk condition and your symptoms are mild, you do not need to be tested for COVID-19. Do not go out when you are sick, practice excellent hygiene, and wear a facemask when you are around other people if you can.
- ❖ Cover coughs and sneezes. Avoid sharing personal household items. Clean your hands often. Clean all "high-touch" surfaces often.
- ❖ Monitor your symptoms and call your healthcare provider if symptoms worsen.
- ❖ Stay home and avoid others for 72 hours after your fever goes down and symptoms get better.

What do I do if COVID-19 starts spreading in my community?

- ❖ Stay informed about local COVID-19 activity through the New York Department of Health and New York City Department of Health website, and be aware of any signs that people in your community are getting sick. For example, watch for school dismissals or closures.
- ❖ Avoid contact with people who are sick. Cover your coughs and sneezes with a tissue, and wash your hands often with soap or water. Don't share personal items and clean frequently touched surfaces with soap and water.
- ❖ If you are sick, stay home. When seeking medical care, wear a facemask and keep your distance from others. If someone in your house is sick, stay home to avoid unknowingly spreading the virus to others. We still don't fully understand how this spreads.
- ❖ Set up a separate room for sick household members, if possible. Clean the room regularly and try to obtain clean, disposable face masks to use.
- ❖ Check in with family and friends who live alone—especially those with chronic diseases. If you live alone, ask your friends and family to check in with you if you become sick.

FEDERAL CORONAVIRUS HOTLINE NUMBERS

FDA's hotline (1-888-INFO-FDA) is available 24 hours a day for labs to call regarding difficulties obtaining supplies for collecting patient samples for COVID-19 testing, including swabs, media needed for transport, and conservation of the samples.

For labs with any questions related to diagnostic development, please reach out to CDRH-EUA-Templates@fda.hhs.gov.

FDA frequently asked questions page online at <https://www.fda.gov/emergency-preparedness-and-response/mcm-issues/coronavirus-disease-2019-covid-19-frequently-asked-questions>

FEMA's website for companies looking to sell or donate medical supplies, equipment or services as part of the COVID-19 response: <https://www.fema.gov/coronavirus/how-to-help>

The Department of State's phone (1-888-407-4747) is available from 8 AM to 8 PM Eastern Standard and is toll-free in the United States and Canada. From other countries, citizens may call 1-202-501-4444. Citizens may also reach out directly to U.S. Embassies and consulates overseas.

Embassy links with country specific COVID-19 information online at <https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html>

Health alerts can be for specific countries online at <https://travel.state.gov/content/travel/en/international-travel.html>

Travelers who register through the Smart Traveler Enrollment Program at will receive urgent country-specific updates via e-mail.

Register online at <https://step.state.gov/>

The Department of Education's Federal Student Aid customer care line remains open at 800-4-FED-AID.

Questions on which the Department can be helpful should be directed to COVID-19@ed.gov.

The Centers for Disease Control and Prevention can be reached at 800-CDC-INFO (800-232-4636).

This is a hotline for the public with questions about anything related to the CDC.

Information online at <https://www.cdc.gov/cdc-info/index.html>

The Department of Defense offers resources for individuals to take action and stay informed about COVID-19.

You can sign up for email updates and check this page regularly for the latest information. online at <https://www.tricare.mil/coronavirus>.

The U.S. Army has established a COVID-19 Information Hotline at 1-800-984-8523.

The CBP Info Center offers a general information line at (877)227-5511.

Please note that this line is not COVID-19 specific.

The Occupational Safety and Health Administration has published guidance on preparing workplaces for COVID-19

Contacts for Regional OSHA Offices are available, and OSHA can be reached at 1-800-321-OSHA.

Online at <https://www.osha.gov/Publications/OSHA3990.pdf>

If you are experiencing difficulties with a federal agency, please contact Congressman Rose's office for assistance: Staten Island Office at (718) 667-3313, Brooklyn Office at (718) 306-5500, and Washington DC Office at (202) 225-3371 or online at <https://maxrose.house.gov/>.

FEDERAL RESOURCES

For federal agency-by-agency information, guidance, and contact information, please refer to the links below:

❖ **FEMA**

- Online at <https://www.fema.gov/coronavirus/how-to-help>

❖ **U.S. Department of Health and Human Services**

- Online at <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

❖ **U.S. Department of Education**

- Online at <https://www.ed.gov/coronavirus>

❖ **U.S. Department of Agriculture**

- Online at <https://www.usda.gov/coronavirus>

❖ **U.S. Department of Labor**

- Online at <https://www.dol.gov/coronavirus>

❖ **U.S. Department of Homeland Security**

- Online at <https://www.dhs.gov/publication/notices-arrival-restrictions-coronavirus>

❖ **U.S. Department of State**

- Online at <https://travel.state.gov/content/travel/en/traveladvisories/ea/covid-19-information.html>

❖ **U.S. Department of Veterans Affairs**

- Online at <https://www.publichealth.va.gov/n-coronavirus/index.asp>

❖ **U.S. Environmental Protection Agency**

- Online at <https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2>

❖ **U.S. Small Business Administration**

- Online <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

❖ **Centers for Medicare and Medicaid**

- Online <https://www.cms.gov/medicare/quality-safety-oversight-general-information/coronavirus>

❖ U.S. Customs and Immigration Services (USCIS)

As of March 18, U.S. Citizenship and Immigration Services has suspended routine in-person services until at least April 1 to help slow the spread of Coronavirus Disease 2019 (COVID-19).

USCIS staff will continue to perform duties that do not involve contact with the public. However, USCIS will provide emergency services for limited situations. To schedule an emergency appointment contact the USCIS Contact Center online at <https://www.uscis.gov/contactcenter>

USCIS domestic field offices will send notices to applicants and petitioners with scheduled appointments and naturalization ceremonies impacted by this closure. USCIS asylum offices will send interview cancellation notices and automatically reschedule asylum interviews.

When the interview is rescheduled, asylum applicants will receive a new interview notice with the new time, date and location for the interview. When USCIS again resumes normal operations, USCIS will automatically reschedule Application Support Center appointments due to the office closure. You will receive a new appointment letter in the mail. Individuals who had InfoPass or other appointments at the field office must reschedule through the USCIS Contact Center, once field offices reopen to the public. Please check the USCIS Field Offices page to see if your field office has reopened before reaching out to the USCIS Contact Center.

For continued updated guidance, check the New York Field Office website: <https://www.uscis.gov/about-us/find-a-uscis-office/field-offices/new-york-new-york-field-office>

Social Security Administration (SSA)

Online assistance is available here: <https://www.ssa.gov/onlineservices/>

CBP (Trusted Traveler Programs)

Updates are available here: <https://www.cbp.gov/newsroom/coronavirus>

Contact CPB: <https://www.cbp.gov/contact>

U.S. Department of Veterans Affairs

Updates and information are available here: <https://www.publichealth.va.gov/n-coronavirus/index.asp>

U.S. Office of Personnel Management guidance in connection with the COVID-19 emergency

<https://www.opm.gov/policy-data-oversight/covid-19/fact-sheet-additional-guidance-in-connection-with-the-covid-19-emergency/>

U.S. Office of Personnel Management frequently asked questions on evacuation payments during a pandemic health crisis online at <https://www.opm.gov/policy-data-oversight/covid-19/frequently-asked-questions-on-evacuation-payments-during-a-pandemic-health-crisis/>

If you are experiencing difficulties with a federal agency, please contact Congressman Rose's office for assistance: Staten Island Office at (718) 667-3313, **Brooklyn Office** at (718) 306-5500, and **Washington DC Office** at (202) 225-3371 or **online** at <https://maxrose.house.gov/>.



FDA RESOURCES

COVID-19 Diagnostic Tests: For questions about development of COVID-19 diagnostic tests, there are several important resources you can use:

- ❖ *24/7 Hotline for Diagnostics:* If a developer, lab, manufacturer or health care provider has questions about testing or is experiencing spot shortages of testing, personal protective equipment, or other supplies, they should call the toll-free line at **1-888-463-6332 (1-888-INFO-FDA)**, then **choose option (*)**. The line is available 24 hours a day to help address difficulties obtaining supplies for collecting patient samples for COVID-19 testing, including swabs, media needed for transport, and conservation of the samples – among other things. Please note, however, that the FDA does not control the production volume or distribution of medical devices.
- ❖ *Frequently Asked Questions about COVID-19 Diagnostic Tests:* In response to questions from labs, manufacturers, health care providers, and others, FDA has generated FAQs and posted them on the website for all who are involved in test development for COVID-19s. FDA updates these FAQs on a rolling basis, often daily as issues arise. You can access these FAQs at: <https://www.fda.gov/medical-devices/emergency-situations-medical-devices/faqs-diagnostic-testing-sars-cov-2>.
- ❖ *Emergency Use Authorization (EUA) for COVID-19 Diagnostic Tests:* If you need additional information for completing the EUA template, would like to know how to submit Pre-EUA/EUA submissions to FDA, or wish to consider an alternative specimen type, you can contact the Division of Microbiology Devices at (301) 348-1778 or email CDRH-EUA-Templates@fda.hhs.gov. Please note that FDA is unable to provide information on the status of any individual submissions (this is generally confidential commercial information) and FDA would encourage congressional offices to reach out to specific developers for the status of any pending product submissions.

Personal Protective Equipment: If you have questions or are experiencing spot shortages of personal protective equipment or other supplies, you should call the toll-free line at 1-888-463-6332 (1-888-INFO-FDA), then choose option (*). The line is available 24 hours a day to help address difficulties obtaining supplies. Please note, however, that FDA does not control the production volume or distribution of medical devices.

Vaccines and other biological product candidates: Biological product sponsors, including vaccine developers, wishing to develop vaccines can email industry.biologics@fda.hhs.gov or call 1-800-835-4709 for further information.

Therapeutics and other drug product candidates: Sponsors wishing to develop therapeutics are encouraged to submit information and questions via the Pre-IND Consultation program. See <https://www.fda.gov/emergency-preparedness-and-response/mcm-issues/covid-19-therapeutics-general-information-interested-stakeholders> or call 301-796-1500 for additional information on this program.

Clinical Trials: Sponsors who have questions regarding the conduct of clinical trials impacted by COVID-19 should contact clinicaltrialconduct-COVID19@fda.hhs.gov.

Drug Shortages: If a healthcare provider has questions or concerns about a drug shortage, related or unrelated to COVID-19, you should contact CDER's Division of Drug Information (DDI) at 855-543-3784, 301-796-3400, or druginfo@fda.hhs.gov. Also, FDA's [Drug Shortage web page](#) has information related to current shortages.

Food: If you are in the food industry and have a question for FDA, they may find information on common questions about food safety and COVID-19 [here](#). If they need to contact FDA's Center for Food Safety and Applied Nutrition about a COVID-19 related question, they may do so by submitting a question [here](#).

Animal Drugs and Animal Food: If you have questions or concerns related to COVID-19 and its impact on products regulated by FDA's Center for Veterinary Medicine, they may contact AskCVM@fda.hhs.gov, and their inquiry will be routed to the appropriate subject matter expert for response. A [list of known animal drug shortages](#) is kept by FDA's Center for Veterinary Medicine.

More information can be found at [FDA's COVID-19 FAQ](#) or [Emergency Use Authorizations](#), [Diagnostic Testing](#), [Food Safety for Industry](#), [Healthcare Professionals](#), and [other specific audiences](#). These are updated as information becomes available.

NEW YORK STATE RESOURCES

New York State has implemented PAUSE, which mandates that 100% of the workforce must stay home, excluding essential services. All non-essential gatherings of individuals of any size for any reason are temporarily banned. All non-essential businesses statewide must close in-office personnel functions until further notice as part of New York State on PAUSE. Bars and restaurants are closed, but takeout can be ordered during the period of closure.

- ❖ **New York Department of Health:** <https://coronavirus.health.ny.gov/home>
- ❖ **Governor's Office:** <https://www.governor.ny.gov/>
- ❖ **COVID-19 Emotional Support Hotline for mental health counseling:** 1-844-863-9314
- ❖ **New York Insurance Administration:** <https://www.dfs.ny.gov/industry/coronavirus>
- ❖ **Special Open Enrollment Period:** New York has extended the special enrollment period for the individual marketplace through April 15 for uninsured individuals to ease coronavirus fears. To learn more: <https://nystateofhealth.ny.gov/individual>
- ❖ **Individuals looking to get guidance on non-essential businesses and establishments should refer to link at:** <https://www.governor.ny.gov/news/governor-cuomo-issues-guidance-essential-services-under-new-york-state-pause-executive-order>
- ❖ **New York Department of Motor Vehicles:** Department of Motor Vehicles offices are temporarily closed for in-office visits. Online transactions, including for license renewals, are still be available. License and permit expirations will be extended. <https://dmv.ny.gov/contact-us/cancellations-closings-and-delays>

TESTING:

Testing is free for all eligible New Yorkers as ordered by a health care provider. Hospital staff will not ask about immigration status.

DRIVE-THROUGH TESTING IS NOW AVAILABLE IN THE 11TH CONGRESSIONAL DISTRICT:

- ❖ Testing will take place by **APPOINTMENT ONLY** between 11am - 7pm at 777 Seaview Ave.
- ❖ Anyone who believes they're at risk should call the Department of Health Hotline at **888-364-3065** to determine if and how they should be tested.
- ❖ After going through the DOH Hotline, individuals will receive confirmation notice and an appointment time to be tested. This will allow the drive through testing site to maintain safety and order.
- ❖ New York State has updated the policy to prioritize first responders & healthcare workers Call (888) 364-3065 or visit this website to schedule a test: <https://coronavirus.health.ny.gov/covid-19-testing#online-assessment>

NEW YORK CITY RESOURCES

For updated information on Staten Island efforts: <https://www.statenislandusa.com/>

For updated information on Brooklyn's efforts: <https://www.brooklyn-usa.org/>

For updated information on New York City's efforts: <https://www1.nyc.gov/site/doh/covid/covid-19-main.page>

- ❖ **All NYC public schools are closed** until at least April 20, 2020.
 - The New York City Department of Education is committed to making three free meals available daily for all NYC children at more than 400 sites across the city.
 - Meals available Monday through Friday 7:30 am to 1:30 pm. [Click Here](#) to find a location.
- ❖ SUNY and CUNY schools, including the College of Staten Island, will have no on-campus classes.
- ❖ Catholic elementary schools in the Archdiocese of New York are closed.

Until further notice, the State of New York is mandating the following:

- ❖ ALL non-essential businesses statewide to close 100% of in-office functions effective on March 22nd at 8PM.
 - [Exemptions](#) for shipping, media, warehousing, grocery and food production, pharmacies, healthcare providers, utilities, banks and related financial institutions.
- ❖ New York State mortgage servicers to provide 90-day mortgage relief by waiving mortgage payments based on financial hardship with no negative reporting to credit bureaus.

- ❖ Governor Cuomo has also instructed banks to waive late overdraft, ATM, credit card, and late fees.
- ❖ Gyms, Movie Theaters, Night Clubs, and Casinos are all CLOSED.
- ❖ Restaurants/bars will be takeout/delivery ONLY. Many delivery services are offering Contactless delivery as an option to continue supporting our local small businesses while staying healthy.
- ❖ Starting March 17th, small businesses in NYC can apply online for an employee retention grant, and the city is also working to set up a zero-interest loan program. If your small business has been impacted by COVID-19, fill out the form [HERE](#) for more info.
- ❖ For immediate updates regarding the coronavirus in New York, contact **the NY Department of Health Novel Coronavirus Hotline: 1-888-364-3065**.
- ❖ **Text 'COVID' to 692-692** to get important COVID-19 related updates sent straight to your phone. You can text 'COVIDESP' to get updates in Spanish.

Other Resources from New York City:

- ❖ **General FAQ website from Department of Health and Mental Hygiene:** <https://www1.nyc.gov/site/doh/covid/covid-19-main.page>
- ❖ **State List of Essential Business/Services:** <https://www.governor.ny.gov/news/governor-cuomo-issues-guidance-essential-services-under-new-york-state-pause-executive-order>
- ❖ **NYCHA - NYCHA's journal** has information about how they are responding to COVID-19. There is [this flyer](#) for hardship reductions for NYCHA residents struggling to pay rent.
- ❖ **Due to the impact of COVID-19 on New York City's workforce, the City of New York has developed a list of resources for those who may be unemployed due to COVID-19 or are seeking additional assistance:** <https://www1.nyc.gov/site/em/resources/covid-19-services-resources.page>
- ❖ **The NYC COVID-19 Engagement Portal is a confidential new way to self-report #covid19 information to help stop the spread and get the facts. Sign up at** <https://cv19engagementportal.cityofnewyork.us/#/display/5e63c34ff75d7a02111fcb6c>
- ❖ **Information about school meals and remote learning:** <https://infohub.nyced.org/in-our-schools/operations/coronavirus-communications>
- ❖ **Stop the Spread (other languages available in the link below):** <https://www1.nyc.gov/assets/doh/downloads/pdf/imm/stop-the-spread-poster.pdf>
- ❖ **How to Help:** <https://www1.nyc.gov/site/helpnownyc/resources/covid-19-relief.page>
- ❖ **For Tenants/Landlords - Disinfection Guidance for Buildings:** <https://www1.nyc.gov/assets/doh/downloads/pdf/imm/covid-19-residential-buildings-faq.pdf>

- ❖ **For Small Businesses - Grant and Loan information for Businesses:**
<https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page>
- ❖ **Non-Profit Providers: Guidance for Non-profit providers:**
<https://www1.nyc.gov/assets/doh/downloads/pdf/imm/covid-19-nonprofit-providers-faq.pdf>
- ❖ **Space Survey:** <https://www1.nyc.gov/site/em/ready/share-your-space-survey.page>
- ❖ **Supplies:** <https://edc.nyc/covid-19-emergency-supply-sourcing-manufacturing>
- ❖ **Latest reduced ferry schedules:** [Staten Island Ferry](#) / [NYC Ferry](#)
- ❖ **New Yorkers with disabilities:** During this crisis, New Yorkers can reach out on Twitter to @NYCDisabilities, 311 or visit <http://nyc.gov/disability> for more information. Deaf New Yorkers can also connect via video phone at **646-396-5830**. Help us spread the word by retweet the info here: <https://twitter.com/NYCMayor/status/1242265673805582337>
- ❖ **Report Labor Issues:** If you believe an employer is violating either existing labor laws or recently issued executive orders by the Governor, please contact 311, the Attorney General's office at (212) 416-8700 or via email at Labor.Bureau@ag.ny.gov.
- ❖ **Drivers: Recruiting Drivers:** NYC is recruiting TLC-licensed drivers through [DeliveryTLC](#) to help with work related to COVID-19, such as delivering food to older adults. This work will be paid \$15/hour plus reimbursement for gas and tolls. Drivers will be selected on a first-come, first-serve basis. The initial need for drivers will be small, but we expect it to increase as we expand our programs.
- ❖ **Emergency Food Assistance:** If you need emergency food assistance, call the Emergency Food Hotline at 866-888-8777 or 311 to find a local pantry or kitchen. There is no income limit for emergency food.
- ❖ **Information about Regional Enrichment Centers:** <https://www.schools.nyc.gov/enrollment/enrollment-help/regional-enrichment-centers>
- ❖ **Domestic Violence:** If you are quarantined with someone who is abusive or have to self-isolate in a dangerous home, you can get free and confidential assistance from **the NYC Domestic Violence Hotline at 1-800-621-4673** or <https://www1.nyc.gov/nycchope/site/page/home>

ADDITIONAL STATEN ISLAND AND BROOKLYN RESOURCES

Information for Homebound seniors: <https://www.mealsonwheelsofstatenisland.com>

Emergency Relief funds:

- ❖ City Harvest: <https://www.cityharvest.org>
- ❖ Project Hospitality: 718-448-1544; <https://www.projecthospitality.org/>

Food Pantries / Services:

- ❖ SI Hunger Task Force: <http://SIHTF.org>
- ❖ Food Bank For New York City: <https://www.foodbanknyc.org/get-help/>
- ❖ Hunger Solutions NY- SNAP WIC: <https://hungersolutionsny.org/covid-19/>

To determine eligibility for senior Meals on Wheels Program call Catholic Charities Office 718-680-3530.

DFTA's congregate meals clients will receive direct delivery, which includes a five-meal package delivered to each older adult every week. DFTA has contracted with several vendors to deliver to these senior center participants directly:

- ❖ The most direct path to access direct delivery meals is through the senior center. Older adults can do this by connecting with their local senior center. They can also call DFTA's Aging Connect at 212-AGING-NYC (212-244-6469) or call 311.
- ❖ Senior centers that have capacity to deliver existing frozen or shelf-stable food directly to the homes of their members are free to do so. However, senior centers will cease this service upon depletion of current stock and revert completely to the centralized meal delivery service.
- ❖ Homebound older adults already receiving home-delivered meals through DFTA's case management agencies will continue as usual. Those interested in signing up should call to see if they are eligible for home-delivered services by calling DFTA's Aging Connect at 212-AGING-NYC (212-244-6469) or calling 311.

IRS TAX INFORMATION

For the most up-to-date information on issues related to the IRS, please visit: <https://www.irs.gov/coronavirus> or <https://www.irs.gov/newsroom/irs-operations-during-covid-19-mission-critical-functions-continue>

For the most up-to-date information on issues related to NY Tax Department:
<https://www.tax.ny.gov/press/alerts/nys-tax-response-to-covid-19.htm>

Frequently Asked Questions regarding this year's tax filing deadline extension:
<https://www.irs.gov/newsroom/filing-and-payment-deadlines-questions-and-answers>

The Treasury Department and Internal Revenue Service announced on March 21, 2020 that the federal income tax filing due date is automatically extended from April 15, 2020, to July 15, 2020.

Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed.



This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers as well as those who pay self-employment tax.

Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing and payment relief.

Individual taxpayers who need additional time to file beyond the July 15 deadline, can request a filing extension by filing Form 4868 through their tax professional, tax software or using the Free File link on IRS.gov.

Businesses who need additional time must file Form 7004.

The IRS urges taxpayers who are due a refund to file as soon as possible. Most tax refunds are still being issued within 21 days.

STIMULUS CHECKS

For additional information on the CARES Act, view some Frequently Asked Questions Here:

https://maxrose.house.gov/UploadedFiles/CARES_Act_FAQ.pdf

The Coronavirus Aid, Relief, and Economic Security (CARES) Act that President Trump signed into law on March 27th provides individual recovery rebates of \$1,200 for singles and heads of households, and \$2,400 for married couples filing joint returns, with an additional \$500 per qualifying child dependent under age 17. Under this formula, a family of four would receive \$3,400. You cannot receive a rebate if someone claims you as a dependent on a tax return.

The rebates will be paid out as advance refunds (in the form of checks or direct deposit) on the basis of taxpayers' filed tax year 2019 returns (or tax year 2018, if a 2019 return has not yet been filed). If you have filed taxes with the IRS in 2018 or 2019, the IRS will be able to disburse your rebate directly within 3 weeks. You do not need to apply to receive the rebate if the IRS already has your bank account information for. The IRS and other federal agencies are coordinating outreach to ensure that non-filers are also able to claim a rebate.

If you make above \$75,000, the rebate you receive will be decreased by 5% of the amount by which your adjusted gross income exceeds \$75,000 (single)/ \$122,500 (head of household)/ \$150,000 (joint). There is no income floor or phase-in – all recipients will receive the same amounts, provided they make less than the phaseout threshold. You can find your adjusted gross income on Line 8b of the 2019 1040 federal tax return.

Tax filers must provide Social Security Numbers (SSN) for each family member claiming a rebate (adoption taxpayer identification numbers accepted for adopted children). An exception on SSN is made for spouses of active military members. The rebates are fully available to residents of U.S. Territories, including Puerto Rico. Recipients of Social Security retirement and disability payments, as well as unemployment insurance are eligible for stimulus payments as well.

RESOURCES FOR WORKERS

Unemployment Insurance

FEDERAL UNEMPLOYMENT BENEFITS:

The Coronavirus Aid, Recovery, and Economic Stimulus (CARES) Act signed into law by President Trump on March 27th provides supplemental Unemployment Insurance (UI) to existing state and federal benefits. Each recipient of their state's unemployment insurance will receive an additional \$600 per month through July 31st. The bill also provides for a 13-week extension of unemployment insurance for recipients who exhaust what is available through state programs. All unemployment claims will continue to be administered by state offices according to state law.

The CARES Act supports states in expanding unemployment insurance to cover individuals who are not traditionally covered, including the self-employed, gig-workers, independent contractors, and workers with irregular work histories through Pandemic Unemployment Assistance (PUA). It also expands the list of allowable criteria for claiming unemployment compensation to include many reasons related to the COVID-19 public health emergency. Self-employed workers cannot claim both UI and the refundable tax credits for lost wages made available in the Families First Coronavirus Response Act simultaneously.

Note:

- ❖ Workers who are still working but have had their hours reduced are generally not eligible for UI benefits. This also includes people who are receiving employer-provided paid leave.
- ❖ Workers that receive UI can remain on employer-sponsored insurance through COBRA but cannot receive employer contributions for the premium.
- ❖ The \$600 benefit will be taxable like regular unemployment benefits but will not be considered when determining Medicaid or CHIP eligibility.

For additional information on the CARES Act, view some Frequently Asked Questions Here:

https://maxrose.house.gov/UploadedFiles/CARES_Act_FAQ.pdf

NEW YORK STATE UNEMPLOYMENT INSURANCE:

New York State is waiving the 7-Day waiting period for Unemployment Insurance benefits for people who are out of work due to Coronavirus (COVID-19) closures or quarantines.

If you are filing a new unemployment insurance claim, the day you should file is based on the first letter of your last name. If your last name starts with A - F, file your claim on Monday. For last names starting with G - N, file your claim on Tuesday. For last names starting with O - Z, file your claim on Wednesday. If you missed your filing day, file your claim on Thursday, Friday or Saturday. Filing later in the week will not delay your payments or affect the date of your claim, since all claims are effective on the Monday of the week in which they are filed.

New York Department of Labor, Division of Unemployment Insurance:

<https://labor.ny.gov/unemploymentassistance.shtm>

For Individuals having difficulty filing for Unemployment Insurance through the New York Department of Labor either online or via phone: (888) 209-8124

New York State Department of Labor is extending telephone filing hours as follows:

- ❖ Monday through Thursday, 8 am to 7:30 pm.
- ❖ Friday, 8:00 am to 6:00 pm.
- ❖ Saturday, 7:30 am to 8:00 pm.

For a list of frequently asked questions related to New York Unemployment Insurance Benefits Administration, visit <https://labor.ny.gov/ui/faq.shtm>

How to File a Claim Online: <https://www.labor.ny.gov/ui/pdfs/Unemployment-Filing-Instructions.pdf>

New York State Unemployment Insurance Flowchart:

https://maxrose.house.gov/UploadedFiles/UI_and_PUA_Flowchart_3-29-20.pdf

New York State Unemployment - What You Need to Know:

https://maxrose.house.gov/UploadedFiles/UI_PUA_Need_to_know_3-29-20.pdf

New York State Unemployment - Checklist: https://maxrose.house.gov/UploadedFiles/PUA_Checklist_440.pdf

Paid Leave:

For Employees: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

For Employers: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

Q&A: <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

RESOURCES FOR BUSINESSES AND NONPROFITS

U.S. Small Business Administration Economic Injury Disaster Loans

For additional information on the CARES Act, view some Frequently Asked Questions Here:

https://maxrose.house.gov/UploadedFiles/CARES_Act_FAQ.pdf

The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses and nonprofits suffering substantial economic injury as a result of the Coronavirus (COVID-19).

On March 19th, the SBA issued an Economic Injury Disaster Loan declaration, making loans available to small businesses and private, non-profit organizations in New York State.

To learn more you can read my [Small Businesses Disaster Relief Loans Newsletter](#)

You may apply for an EIDL loan here: <https://disasterloan.sba.gov/ela/>

Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.

For additional information or to obtain help preparing the loan application please contact a local SBA office. You can find contact information here: <https://www.sba.gov/local-assistance> or <https://www.sba.gov/offices/district/dc/washington/about-us>

More information regarding the Economic Injury Disaster Loan program can be found here: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

FREQUENTLY ASKED QUESTIONS

Question: My state received approval so where do small businesses apply?

Answer: Small businesses in eligible areas may apply for an EIDL online at: <https://disasterloan.sba.gov/ela/> or they can also reach out to their local SBA District Offices.

Question: If small businesses need help with their applications, are there any other resources available to help them fill out the applications?

Answer: SBA has also coordinated with the Resource Partners, including Small Business Development Centers, (SBDCs) who can assist with the application process. The list of SBDCs is available online at: <https://www.sba.gov/local-assistance/find/?type=Small%20Business%20Development%20Center&pageNumber=1>

Question: How do I know if a small business is eligible?

Answer: SBA's Office of Disaster Assistance works with state emergency management divisions to certify certain areas as an "eligible area."

- ❖ The list of eligible areas is also available online at: <https://disasterloan.sba.gov/ela/Declarations/Index> or <https://www.sba.gov/disaster-assistance/coronavirus-covid-19>.
- ❖ The list is updated periodically and on the same day a new declaration is approved.
- ❖ Your state may not have been approved yet but a county in your state may have been approved as a contiguous county on a neighboring state's approval, which allows small employers in those counties to apply for loans.
- ❖ Please check often to see if your area has been added even if your state has not been formally approved.

Question: What is an Economic Injury Disaster Loan?

Answer: The SBA's Economic Injury Disaster Loan (EIDL) program provides small businesses with working capital loans of up to \$2 million to help overcome the temporary loss of revenue.

- ❖ The loans may be used to pay fixed debts, payroll, accounts payable, or other bills that can't be paid because of the COVID-19 outbreak.
- ❖ The interest rate is 3.75 percent for small businesses without credit available elsewhere, and businesses with credit available elsewhere are not eligible to apply for assistance.
- ❖ The maximum term is 30 years.
- ❖ A small business is defined by the SBA's Size Standards in accordance with the Native American Industry Classification System (NAICS) codes and SBA's Size Standards Tool can be utilized.

Question: What's the timeline like?

Answer: Once a borrower submits an application, approval timelines depend on volume. Typical timeline for approval is 2-3 weeks and disbursement can take up to 5 days. Borrowers are assigned individual loan officers for servicing of the loan.

Question: Where can I find more information?

Answer: For additional information, borrowers should contact the SBA Disaster Assistance customer service center by calling 1-800-659-2955 or emailing disastercustomerservice@sba.gov. You can also visit SBA.gov/disaster for more information.

National Resources

The U.S. Chamber of Commerce has information on resources and ways individuals, or businesses, can seek assistance. For more information, please visit: <https://www.uschamber.com/coronavirus> or contact: 1-800-638-6582.

The U.S. Chamber of Commerce has a small business resource guide that features technology tools, employer guidance, business strategies and more as you navigate through this challenging time. For more information, please visit: <https://www.uschamber.com/co/small-business-coronavirus>.

The National Main Street program has resources for small business and offers community support for those impacted by COVID-19. For more information, please visit: <https://www.mainstreet.org/howwecanhelp/resourcecenter/covid19resources> or contact 312-610-5613.

New York Small Businesses Resources:

New York City Small Businesses Services: <https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page>

New York City Guidance for Business Owners: <https://www1.nyc.gov/site/sbs/businesses/covid19-business-tips-faqs.page>



New York City Employee Retention Grant Program:

New York City has launched the Employee Retention Grant Program to help NYC small businesses and nonprofits retain employees as they face decreased revenue from the impact of the CoronaVirus (COVID-19). To learn more: <https://www1.nyc.gov/nycbusiness/article/nyc-employee-retention-grant-program>

Eligible applicants will receive a grant covering up to 40% of their payroll for two months, up to \$27,000. This program is available to NYC small businesses and nonprofits with 1-4 employees that can demonstrate at least a 25% decrease in revenue as a result of COVID-19. The applicant must also have been in operation for at least 6 months and have no outstanding tax liens or legal judgments.

To apply go to the NYC program website and be prepared to upload supporting financial documents for 2019 and 2020 to demonstrate the revenue impact, and two months of payroll records to calculate the grant amount. Click on the [document checklist](#) for specific requirements.

Brooklyn Chamber of Commerce Small Business Resources: <https://ibrooklyn.com/news/COVID-19>

Staten Island Chamber of Commerce Small Business Resources: <https://www.sichamber.com/news/covid-19-your-business-our-community>

New York Insurance Administration: <https://www.dfs.ny.gov/industry/coronavirus>

- Lost business income insurance is subject to the specific terms and conditions of your policy. Contact the broker or agent that sold the policy, the insurance company or the New York Insurance Administration with any questions.

Licensing & Permitting: <https://www.dos.ny.gov/licensing/examination-cancellations.html>

❖ **CDC Interim Guidance for Businesses and Employers**

<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

❖ **SBA Guidance for Businesses and Employers**

https://www.sba.gov/page/guidance-businesses-employers-plan-respond-coronavirus-disease-2019-covid-19?utm_medium=email&utm_source=govdelive

❖ **Disaster Preparedness Planning for your Business**

<https://www1.nyc.gov/nycbusiness/article/emergency-planning>

New York City has launched the **Small Business Continuity Fund**, enabling NYC businesses with fewer than 100 employees impacted by COVID-19 and experiencing a decrease in sales of 25% or more to apply **for interest-free loans of up to \$75,000** to help retain employees and ensure business continuity. The loan can be used for a variety of purposes, including working capital, inventory, or other investments.

To apply go to the **NYC program website**. As part of the application, you will be required to demonstrate a revenue decrease by providing documentation such as: point-of-sales reports, bank statements, quarterly sales tax filings, tax returns, or profit & loss statements. The impact is verified and calculated by comparing two months of revenue in 2020 to the same two months last year as well as average monthly revenue in 2019.

To be eligible, businesses must demonstrate the ability to repay the loan and have no outstanding tax liens or legal judgments. Check out the **document checklist** for more detail.

Payment Protection Program (PPP) Loans

The program would provide cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency. If employers maintain their payroll, the loans would be forgiven, which would help workers remain employed, as well as help affected small businesses and our economy to snap-back quicker after the crisis.

PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no **SBA** fees and at least six months of deferral with maximum deferrals of up to a year. Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program is retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. **Loans are available through June 30, 2020.**

FREQUENTLY ASKED QUESTIONS

QUESTION: What types of businesses and entities are eligible for a PPP loan?

Answer:

- ❖ Businesses and entities must have been in operation on February 15, 2020.
- ❖ Small business concerns, as well as any business concern, a 501(c)(3) nonprofit organization, a 501(c)(19) veterans' organization, or Tribal business concern described in section 31(b)(2)(C) that has fewer than 500 employees or fewer employees than established by the relevant industry code.
- ❖ Individuals who operate a sole proprietorship or as an independent contractor and eligible self-employed individuals.
- ❖ Any business concern that employs not more than 500 employees per physical location of the business concern and that is assigned a North American Industry Classification System code beginning with 72, for which the affiliation rules are waived.
- ❖ Affiliation rules are also waived for any business concern operating as a franchise that is assigned a franchise identifier code by the Administration, and company that receives funding through a Small Business Investment Company.

QUESTION: What are affiliation rules?

Answer:

- ❖ They become important when SBA is deciding whether a business's affiliations preclude them from being considered "small." Generally, affiliation exists when one business controls or has the power to control another or when a third party (or parties) controls or has the power to control both businesses. Please see [this resource for more on these rules and how](#) they can impact your business's eligibility.

QUESTION: What types of nonprofits are eligible?

Answer:

- ❖ All 501(c)(3) nonprofits with 500 employees or fewer, or more if SBA's size standards for the non-profit allows. Please visit <https://www.sba.gov/size-standards/> to find out your nonprofit's SBA size standards by number of employees. For example, churches and museums with fewer than 500 employees are eligible. You will need the 6-digit North American Industry Classification Code for your business.

QUESTION: How is the loan size determined?

Answer:

- ❖ Depending on your business's situation, the loan size will be calculated in different ways (see below). The maximum loan size is always **\$10 million**.
 - **If you were in business February 15, 2019 – June 30, 2019:** Your max loan is equal to 250 percent of your average monthly payroll costs during that time period. If your business employs seasonal workers, you can opt to choose March 1, 2019 as your time period start date.
 - **If you were not in business between February 15, 2019 – June 30, 2019:** Your max loan is equal to 250 percent of your average monthly payroll costs between January 1, 2020 and February 29, 2020.
 - **If you took out an Economic Injury Disaster Loan (EIDL) between February 15, 2020 and June 30, 2020** and you want to refinance that loan into a PPP loan, you would add the outstanding loan amount to the payroll sum.

QUESTION: What costs are eligible for payroll?

Answer:

- ❖ Compensation (salary, wage, commission, or similar compensation, payment of cash tip or equivalent)
- ❖ Payment for vacation, parental, family, medical, or sick leave
- ❖ Allowance for dismissal or separation
- ❖ Payment required for the provisions of group health care benefits, including insurance premiums
- ❖ Payment of any retirement benefit
- ❖ Payment of State or local tax assessed on the compensation of employees

QUESTION: What costs are not eligible for payroll?

Answer:

- ❖ Employee/owner compensation over \$100,000
- ❖ Taxes imposed or withheld under chapters 21, 22, and 24 of the IRS code
- ❖ Compensation of employees whose principal place of residence is outside of the U.S
- ❖ Qualified sick and family leave for which a credit is allowed under sections 7001 and 7003 of the [Families First Coronavirus Response Act](#)

QUESTION: What are allowable uses of loan proceeds?

Answer:

- ❖ Payroll costs (as noted above)

- ❖ Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums
- ❖ Employee salaries, commissions, or similar compensations (see exclusions above)
- ❖ Payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation)
- ❖ Rent (including rent under a lease agreement)
- ❖ Utilities
- ❖ Interest on any other debt obligations that were incurred before the covered period

QUESTION: What are the loan term, interest rate, and fees?

Answer:

- ❖ The maximum term is 10 years, the maximum interest rate is 4 percent, zero loan fees, zero prepayment fee (SBA will establish application fees caps for lenders that charge).

QUESTION: How is the forgiveness amount calculated?

Answer:

- ❖ Forgiveness on a covered loan is equal to the sum of the following payroll costs incurred during the covered 8 week period compared to the previous year or time period, proportionate to maintaining employees and wages (excluding compensation over \$100,000).
- ❖ Payroll costs **plus** any payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation) **plus** any payment on any covered rent obligation **plus** any covered utility payment.

QUESTION: How do I get forgiveness on my PPP loan?

Answer: You must apply through your lender for forgiveness on your loan. In this application, you must include:

- ❖ Documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and State income, payroll and unemployment insurance filings
- ❖ Documentation verifying payments on covered mortgage obligations, lease obligations, and utilities.
- ❖ Certification from a representative of your business or organization that is authorized to certify that the documentation provided is true and that the amount that is being forgiven was used in accordance with the program's guidelines for use.

QUESTION: What happens after the forgiveness period?

Answer:

- ❖ Any loan amount not forgiven at the end of one year is carried forward as an ongoing loan with max terms of 10 years, at 4% max interest. Principal and interest will continue to be deferred, for a total of 6 months to a year after disbursement of the loan. The clock does not start again.

QUESTION: Can I get more than one PPP loan?

Answer:

- ❖ No, an entity is limited to one PPP loan. Each loan will be registered under a Taxpayer Identification Number at SBA to prevent multiple loans to the same entity.

QUESTION: What kind of lender can I get a PPP loan from?

Answer:

- ❖ All current SBA 7(a) lenders (see more about [7\(a\) here](#)) are eligible lenders for PPP. The Department of Treasury will also be in charge of authorizing new lenders, including non- bank lenders, to help meet the needs of small business owners.

QUESTION: How does the PPP loan coordinate with SBA's existing loans?

Answer:

- ❖ Borrowers may apply for PPP loans and other SBA financial assistance, including Economic Injury Disaster Loans (EIDLs), 7(a) loans, 504 loans, and microloans, and also receive investment capital from [Small Business Investment Corporations \(SBICs\)](#).

QUESTION: How does the PPP loan work with the temporary Emergency Economic Injury Grants and the Small Business Debt Relief program?

Answer:

- ❖ Emergency Economic Injury Grant recipients and those who receive loan payment relief through the Small Business Debt Relief Program may apply for and take out a PPP loan. Refer to those sections for more information.

Small Business Debt Relief Program

This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

QUESTION: Which SBA loans are eligible for debt relief under this program? Answer:

- ❖ 7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible.

QUESTION: How does debt relief under this program work with a PPP loan?

Answer:

- ❖ Borrowers may separately apply for and take out a PPP loan, but debt relief under this program will not apply to a PPP loan.

QUESTION: How do I know if I'm eligible for a 7(a), 504, or microloan?

Answer:

- ❖ In general, businesses must meet size standards, be based in the U.S., be able to repay, and have a sound business purpose. Each program has different requirements, see <https://www.sba.gov/funding-programs/loans> for more details.

QUESTION: What is a 7(a) loan and how do I apply?

Answer:

- ❖ 7(a) loans are an affordable loan product of up to \$5 million for borrowers who lack credit elsewhere and need access to versatile financing, providing short-term or long-term working capital and to purchase an existing business, refinance current business debt, or purchase furniture, fixtures and supplies. In the program, banks share a portion of the risk of the loan with SBA. There are many different types of 7(a) loans, you can visit [this site to find the one that's best for you](#). You apply for a 7(a) loan with a bank or a mission-based lender. SBA has a free referral service tool called [Lender Match to help find a lender near you](#).

QUESTION: What is a 504 loan and how do I apply?

Answer:

- ❖ The [504 Loan Program provides loans of up to \\$5.5 million to approved small businesses with long-term, fixed-rate financing](#) used to acquire fixed assets for expansion or modernization. It is a good option if you need to purchase real estate, buildings, and machinery. You apply through a Certified Development Company, which is a nonprofit corporation that promotes economic development. SBA has a free referral service tool called [Lender Match to help find a lender near you](#).

QUESTION: What is a microloan and how do I apply?:

Answer:

- ❖ The [Microloan Program provides loans up to \\$50,000 to help small businesses and certain not-for-profit](#) childcare centers to start up and expand. The average microloan is about \$13,000. These loans are delivered through mission-based lenders who are also able to provide business counseling. SBA has a free referral service tool called [Lender Match to help find a microlender near](#) you.

QUESTION: I am unfamiliar with SBA loans; can anyone help me apply?

Answer:

- ❖ Yes, SBA resource partners are available to help guide you through the loan application process. You can find your nearest Small Business Development Center (SBDC) or Women's Business Center [here](#).



Economic Injury Disaster Loans & Emergency Economic Injury Grants

These grants provide an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL). To access the advance, you must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

QUESTION: Are businesses and private non-profits in my state eligible for an EIDL related to COVID- 19?

Answer:

- ❖ Yes, those suffering substantial economic injury in all 50 states, DC, and the territories may apply for an EIDL.

QUESTION: What is an EIDL and what is it used for?

Answer:

- ❖ EIDLs are lower interest loans of up to \$2 million, with principal and interest deferment available for up to 4 years, that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

QUESTION: Who is eligible for an EIDL?

Answer:

- ❖ Those eligible are the following with 500 or fewer employees:
 - Small business concerns (including sole proprietorships, with or without employees)
 - Independent contractors
 - Cooperatives and employee owned businesses
 - Private non-profits
 - Tribal small businesses

QUESTION: My private non-profit is not a 501(c)(3). Is it still eligible for an EIDL and a grant?

Answer:

- ❖ Yes, if you are a private non-profit with an effective ruling letter from the IRS, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, or if you can provide satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law.

QUESTION: Who is eligible for an Emergency Economic Injury Grant?

Answer:

- ❖ Those eligible for an EIDL and who have been in operation since **January 31, 2020**.

QUESTION: How long are Emergency Economic Injury Grants available?

Answer:

- ❖ **January 31, 2020 – December 31, 2020.** The grants are backdated to January 31, 2020 to allow those who have already applied for EIDLs to be eligible to also receive a grant.

QUESTION: If I get an EIDL and/or an Emergency Economic Injury Grant, can I get a PPP loan?

Answer:

- ❖ Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID- 19 related EIDL and/or Emergency Grant between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP.

QUESTION: How do I know if my business is a small business?

Answer:

- ❖ Please visit <https://www.sba.gov/size-standards/> to find out if your business meets SBA's small business size standards. You will need the 6-digit North American Industry Classification Code for your business and your business' 3-year average annual revenue.

QUESTION: How do I apply for an economic injury disaster loan?

Answer:

- ❖ To apply for an EIDL online, please visit <https://disasterloan.sba.gov/ela/>. Your SBA District Office is an important resource when applying for SBA assistance.

QUESTION: I am unfamiliar with the EIDL process, can anyone help me apply?

Answer:

- ❖ Yes, SBA resource partners are available to help guide you through the EIDL application process. You can find the nearest Small Business Development Center (SBDC), Women's Business Center, or SCORE mentorship chapter at <https://www.sba.gov/local-assistance/find/>.

Counseling & Training

If you, like many small business owners, need a business counselor to help guide you through this uncertain time, you can turn to your local Small Business Development Center (SBDC), Women's Business Center (WBC), or SCORE mentorship chapter. These resource partners, and the associations that represent them, will receive additional funds to expand their reach and better support small business owners with counseling and up-to-date information regarding COVID-19. There will soon be a joint platform that consolidates information and resources related to COVID-19 in order to provide consistent, timely information to small businesses. To find a local resource partner, visit <https://www.sba.gov/local-assistance/find/>.

In addition, the Minority Business Development Agency's Business Centers (MBDCs), which cater to minority business enterprises of all sizes, will also receive funding to hire staff and provide programming to help their clients respond to COVID-19. Not every state has a MBDC. To find out if there is one that services your area, visit [this site](#).

QUESTION: Do I have to pay for counseling and training through SBDCs, WBCs, and MBDCs?

Answer:

- ❖ Counseling is free, and training is low-cost with these partners. The additional funds that Congress provided will help keep this possible. Mentorship through SCORE is always free.

QUESTION: What is a SBDC?

Answer:

- ❖ SBDCs are a national network of nearly 1,000 centers that are located at leading universities, colleges, state economic development agencies and private partners. They provide counseling and training to new and existing businesses. Each state has a lead center that coordinates services specifically for that state, which you can find by clicking the link above. To find out more about SBDCs, visit <https://americassbdc.org/about-us/>.

QUESTION: What is a WBC; is it only for women?

Answer:

- ❖ WBCs are a national network of more than 100 centers that offer one-on-one counseling, training, networking, workshops, technical assistance and mentoring to entrepreneurs on numerous business development topics. In addition to women, WBCs are mandated to serve the needs of underserved entrepreneurs, including low-income entrepreneurs. They often offer flexible hours to meet the needs of their diverse clientele. To find out more about WBCs, visit <https://www.awbc.org/>.

QUESTION: What is SCORE?

Answer:

- ❖ SCORE provides free, confidential business advice through our volunteer network of 10,000+ business experts. You can meet with a mentor online. Find out more [here](#).

QUESTION: Who do MBDCs serve?

Answer:

- ❖ MBDCs are a good option for minority-owned businesses (including those owned by Black, Hispanic, Asian American/Pacific Islander, and American Indian business owners), especially those seeking to penetrate new markets — domestic & global — and grow in size and scale.

Contracting

If you are a government contractor, there are a number of ways that Congress has provided relief and protection for your business. Agencies will be able to modify terms and conditions of a contract and to reimburse contractors at a billing rate of up to 40 hours per week of any paid leave, including sick leave. The contractors eligible are those whose employees or subcontractors cannot perform work on site and cannot telework due to federal facilities closing because of COVID-19.

If you need additional assistance, please reach out to your [local Small Business Development](#) Center, Women's Business Center, SCORE chapter, or SBA District Office. You should also work with your agency's contracting officer, as well as the agency's Office of Small and Disadvantaged Business Utilization (OSDBU).



Small Business Tax Provisions

Employee Retention Credit for Employers Subject to Closure or Experiencing Economic Hardship

This provision would provide a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit is available to employers, including non-profits, whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis.

Wages of employees who are furloughed or face reduced hours as a result of their employer's closure or economic hardship are eligible for the credit. For employers with 100 or fewer full-time employees, all employee wages are eligible, regardless of whether an employee is furloughed. The credit is provided for wages and compensation, including health benefits, and

is provided for the first \$10,000 in wages and compensation paid by the employer to an eligible employee. Wages do not include those taken into account for purposes of the payroll credits for required paid sick leave or required paid family leave, nor for wages taken into account for the employer credit for paid family and medical leave (IRC sec. 45S).

- ❖ The credit is not available to employers receiving assistance through the Paycheck Protection Program. The credit is provided through December 31, 2020.

Delay of Payment of Employer Payroll Taxes

This provision would allow taxpayers to defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022. Payroll taxes that can be deferred include the employer portion of FICA taxes, the employer and employee representative portion of Railroad Retirement taxes (that are attributable to the employer FICA rate), and half of SECA tax liability.

- ❖ Deferral is not provided to employers receiving assistance through the Paycheck Protection Program.

RESOURCES FOR STUDENTS:

Student Loans

The Department of Education (ED) recently announced that all borrowers with federally held student loans will have their interest rates set to 0 percent for at least 60 days. Additionally, borrowers will have the option to suspend payments on these loans for at least two months. Borrowers who suspend payments will not have to worry about accruing interest during that period.

If you would like to suspend your federal student loan payments, you should contact your loan service provider immediately. Click [here](#) for more information.

The Coronavirus Aid, Recovery, and Economic Stability (CARES) Act provides for institutions of higher learning to allocate unused federal funding for supplemental and emergency financial aid grants to meet the needs of students impacted by coronavirus, such as expenses related to food, housing, course materials, technology, health care, and child care. Students who are currently participating in the Federal Work Study program can continue to receive work-study payments from their institution if they are unable to work due to workplace closures. These policies are implemented by the schools themselves, and students should engage with their respective administration.

Students who drop out of school due to COVID-19 will have the portion of their student loan taken out for the semester canceled. Students who received a Pell Grant or subsidized student loan will not have those types of financial aid counted toward their lifetime borrowing limits.

The CARES Act enacted a freeze on student loan repayment for loans held by the federal government (Direct Loans and FFEL Loans held by the U.S. Department of Education) through September 30, 2020. Borrowers with commercially-held FFEL loans and Perkins Loans are not eligible, and private student loan borrowers are also not eligible. No interest will accrue on applicable loans for the same time period. The freeze also prohibits involuntary collection, such as garnishment of wages, tax refunds, and Social Security benefits, and late payments will have no impact on credit score. Student borrowers will continue to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation even though they will not be making payments. If borrowers want to continue making payments during this time to pay down principal and previously accrued interest (since no interest is accruing as of March 13) they are free to do so.

In August, student loan borrowers will receive notices to help inform them that their regular loan payments and interest accrual will resume after September 30, 2020.

For additional information on the CARES Act, view some Frequently Asked Questions Here:

https://maxrose.house.gov/UploadedFiles/CARES_Act_FAQ.pdf

RESOURCES FOR HOMEOWNERS, TENANTS, AND LANDLORDS:

Moratorium on evictions:

On March 7th, Governor Cuomo directed through Executive Order a moratorium on evictions of residential and commercial tenants for 90 days. Mayor De Blasio followed this up on March 16th with a similar moratorium on evictions. For more information, please visit the NYC Department of Investigation (DOI). Residents in New York City cannot be evicted from or asked to leave their apartments for having COVID-19 or being under home-quarantine.

The Coronavirus Aid, Recover, and Economic Security (CARES) Act provides for a 60-day foreclosure moratorium on residential properties starting March 18th, 2020 for all federally backed mortgage loans (including FHA, VA, USDA, Fannie Mae, or Freddie Mac). Borrowers are still responsible for repaying the balance of their loan following the end of forbearance.

Multifamily property owners experiencing financial hardships due to COVID-19 will receive up to 90 days of forbearance on loan payments and will be protected from foreclosure during this time. Property owners have to request forbearance and document hardship every 30 days in order to qualify. During forbearance, property owners cannot evict tenants due to nonpayment of rent and cannot charge tenants fees for nonpayment. These rules do not rescind tenant's responsibilities to make rent payments for commercial or residential properties.

Renters living in properties with federally-subsidized or -backed loans, such as public housing, Section 8, or those receiving Low Income Housing Tax Credits are also protected from eviction and fees for nonpayment for 120 days starting March 27th. They will still owe the balance of rent owed during the forbearance and should continue to make payments if they are able during this period.

Forbearance on payments:

A March 21st New York State regulation directed New York regulated institutions to make applications for forbearance of payment due on a residential mortgage property available to anyone who lives in New York and demonstrates financial hardship as a result of the COVID-19 pandemic and grant forbearance of payment for 90 days. Residents cannot be evicted from or asked to leave their apartments for having COVID-19 or being under home-quarantine.

The Coronavirus Aid, Recover, and Economic Security (CARES) Act provides for 6 months forbearance on any federally-backed mortgages (including FHA, VA, USDA, Fannie Mae, or Freddie Mac) with a possible extension for another 6 months. Borrowers are still responsible for repaying the balance of their loan following the end of forbearance.

Renters living in properties with federally-subsidized or -backed loans are also protected from eviction and fees for nonpayment for 120 days starting March 27th. They will still owe the balance of rent owed during the forbearance and should continue to make payments if they are able during this period.

NEW YORK CITY:

Please visit the COVID-19 Services & Resources page from NYC Emergency Management and follow the instructions under the Rent Arrears and Public Assistance section.

New York City Housing Court are now only open for essential cases permitted by the court, such as landlord lockouts, serious housing code violations, and requests for emergency repairs orders. For more information, please visit www.nycourts.gov or call (833) 503-0447 (toll-free).



RESOURCES FOR FAMILIES:

Bank Assistance Information

Several Banks have set-up contact lines to work with individuals impacted by COVID-19. If a bank is not listed below, reach-out to them to find out what they are doing to assist those affected by COVID-19. The Federal Deposit Insurance Corporation (FDIC) and the (National Credit Union Administration (NCUA) have also put out information for bankers and consumers.

- ❖ FDIC: <https://www.fdic.gov/coronavirus/index.html>
- ❖ NCUA: <https://www.ncua.gov/>
- ❖ Other banks assisting during COVID-19:
 - Bank of America: <https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus>
 - Capital One: <https://www.capitalone.com/coronavirus/>
 - Chase: <https://www.chase.com/digital/resources/coronavirus>
 - CitiBank: <https://online.citi.com/US/JRS/pands/detail.do?ID=covid19>
 - Discover: <https://www.discover.com/coronavirus/>
 - Fifth Third Bank: <https://www.53.com/content/fifth-third/en/alerts/covid-support.html>
 - PNC: <https://www.pnc.com/en/customer-service/coronavirus-update.html>
 - TCF Bank: <https://www.tcfbank.com/about-tcf/covid19>
 - Truist: <https://www.truist.com/coronavirus-information>
 - US Bank: <https://www.usbank.com/splash/covid-19.html>
 - Wells Fargo: <https://www.wellsfargo.com/jump/enterprise/coronavirus-response>

A March 21st regulation by the Governor directed New York regulated banking organizations to provide financial relief to any individual who can demonstrate financial hardship from COVID-19, including:

- 1) Eliminating fees charged for the use of ATMs**
- 2) Eliminating any overdraft fees; and**
- 3) Eliminating any credit card late payment fees.**

NY Paid Family Leave:

If you work in New York City for more than 80 hours per calendar year, and your employer has five or more employees, your employer is required to provide you with a minimum of 5 days (40 hours) of paid leave that you can use if you have a health condition or to care for a family member with a health condition. If your employer has less than five employees, you earn five days (40 hours) of unpaid leave. For more information and the types of workers covered, please visit the [NYC Department of Consumer Affairs](#).

Workers in New York State have up to 10 weeks of paid leave to care for a family member with a serious health condition. This leave may not be used for your own health condition. For more information, please visit the [NYS Paid Family Leave](#) resource site.

The Family and Medical Leave Act provides for up to 12 weeks of unpaid leave if you have a serious health condition or are caring for a family member with a serious health condition. You must have worked for your employer for a year and your employer must have 50 or more employees. For more information, please visit the [U.S. Department of Labor](#).

The **Families First Coronavirus Response Act** requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19, to apply from April 1st through December 31st, 2020.

- ❖ *Two weeks (up to 80 hours) of **paid sick leave** at the employee's regular rate of pay* where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
- ❖ *Two weeks (up to 80 hours) of **paid sick leave** at two-thirds the employee's regular rate of pay* because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor.

Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business as a going concern.

For further guidance from Department of Labor, see below:

- ❖ [Fact Sheet for Employees](#)
- ❖ [Fact Sheet for Employers](#)
- ❖ [Questions and Answers](#)

If you are under a mandatory or precautionary order of quarantine or isolation issued by the state of New York, the Department of Health, local board of health, or any government entity duly authorized to issue such order due to COVID-19, the leave available to you depends on the size of your employer as of January 1, 2020, and your

employer's net annual income. This benefit is not available to you if you are able to work through remote access or other means. Learn more [here](#).

If your employer does not comply with this law, you have the right to file a complaint. Learn more [here](#) or [here](#) on the DOL Complaint process related to COVID-19.



Property Tax and Interest Deferral Program (PT AID):

The PT AID program can help eligible one - to three-family home and condominium owners who have fallen behind on their property tax payments. You can find more information [here](#).

US Department of Labor Published guidance explaining paid sick leave and expanded family and medical leave under the Families First Coronavirus Response Act available to you with this link:

<https://www.dol.gov/newsroom/releases/whd/whd20200324>

Frequently Asked Questions from Department of Labor: <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

Federal Agency Resources:

- ❖ [U.S. Department of Labor](#)
- ❖ [U.S. Department of the Treasury](#)
- ❖ [Internal Revenue Service: Coronavirus Tax Relief](#)
- ❖ [U.S. Small Business Administration](#)
- ❖ [Centers for Disease Control and Prevention](#)



RESOURCES FOR TRAVELERS

U.S. Department of State COVID-19 Hotline: 888-407-4747

The Department of State advises U.S. citizens to avoid all international travel due to the global impact of COVID-19. In countries where commercial departure options remain available, U.S. citizens who live in the United States should arrange for immediate return to the United States, unless they are prepared to remain abroad for an indefinite period. U.S. citizens who live abroad should avoid all international travel. Many countries are experiencing COVID-19 outbreaks and implementing travel restrictions and mandatory quarantines, closing borders, and prohibiting non-citizens from entry with little advance notice. Airlines have cancelled many international flights and several cruise operators have suspended operations or cancelled trips. If you choose to travel internationally, your travel plans may be severely disrupted, and you may be forced to remain outside of the United States for an indefinite timeframe.

The U.S. Department of State is urging that all individuals who are abroad to enroll in the Smart Traveler Enrollment Program (STEP) to ensure they are receiving updates from the State Department and so the nearest embassy or consulate has the ability to contact them: <https://step.state.gov/>

Incoming travelers from high risk countries will receive the card and information at this CDC link:

<https://www.cdc.gov/coronavirus/2019-ncov/travelers/after-travel-precautions.html>

Presidential Proclamation Suspending Entry of Travelers from UK, Ireland:

<https://www.whitehouse.gov/presidential-actions/proclamation-suspension-entry-immigrants-nonimmigrants-certain-additional-persons-pose-risk-transmitting-coronavirus-2/>

What the State Department can and can't do in a crisis:

<https://travel.state.gov/content/travel/en/international-travel/emergencies/what-state-dept-can-cant-do-crisis.html>

Links to country specific information, including recently released health alerts:

<https://travel.state.gov/content/travel/en/international-travel.html>

- ❖ Be sure to fill in the country of destination in the box titled "learn about your destination". This will link to a page with general background information about the country, but also have safety/security and health alerts at the top of the country-specific info.

Link to embassy specific COVID-19 information.

<https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html>

- ❖ Be sure to review information here regarding country of destination:

DHS Coronavirus factsheet, including list of airports designated as ports of entry from China & Europe:

https://www.dhs.gov/news/2020/03/13/fact-sheet-dhs-notice-arrival-restrictions-china-iran-and-schengen-countries-europe?utm_source=hp_slideshow&utm_medium=web&utm_campaign=dhsgov

State Department's Worldwide Level 4 Do Not Travel Advisory:

<https://travel.state.gov/content/travel/en/traveladvisories/ea/travel-advisory-alert-global-level-4-health-advisory-issue.html>

Information Regarding flight cancellations and airline updates:

- ❖ American Airlines: <https://www.aa.com/i18n/travel-info/coronavirus-updates.jsp>
- ❖ Delta Airlines: <https://news.delta.com/delta-evaluating-europe-flights-helping-customers-return-us-after-coronavirus-travel-directive>
- ❖ United Airlines: <https://www.united.com/ual/en/us/fly/travel/notices.html>
- ❖ Alaska Air: https://www.alaskaair.com/content/advisories/travel-advisories?int=AS_HOMEADVISORY_-_prodID:Awareness
- ❖ Lufthansa: <https://www.lufthansa.com/xx/en/flight-information.html>
- ❖ Air France: https://www.airfrance.co.uk/GB/en/common/page_flottante/hp/news-air-traffic-air-france.htm?_ga=2.151355582.620657880.1584376027-984197261.1584376027
- ❖ KLM: https://www.klm.com/travel/gb_en/prepare_for_travel/up_to_date/flight_update/index.htm

If you are experiencing difficulties with a federal agency, please contact Congressman Rose's office for assistance: Staten Island Office at (718) 667-3313, Brooklyn Office at (718) 306-5500, and Washington DC Office at (202) 225-3371 or online at <https://maxrose.house.gov/>.

RESOURCES FOR VETERANS

For the most current information related to veterans and COVID-19, please visit www.va.gov/coronavirus or my website's resource page at <https://maxrose.house.gov/coronavirus/coronavirus-veterans.htm>

Guidance from local VA medical facilities about their current operating status is available on each facility's website, which can be found through VA's facility locator tool: <https://www.va.gov/find-locations>.

See details for local VA contact information below, and **hours are subject to change**.

Brooklyn VA:

800 Poly Place

Brooklyn, NY 11209

718-836-6600

Hours: 24/7, Monday through Sunday

Staten Island Community VA Clinic:

1150 South Avenue

3rd Floor, Suite 301

Staten Island, NY 10314-3404

ALERT: *New Phone Number* 718-836-6600 x1500 or x1502 until further notice.

Hours: 9am-5pm, Monday through Friday. Closed, Saturday and Sunday.

As communities continue to practice social distancing, it's important to keep reaching out to those in need of someone to talk to – including veterans in crisis. The significant impact COVID-19 has on daily routines may cause unanticipated stress on some veterans in crisis.

Remember, help is available for veterans in crisis by:

- ❖ Calling the Veteran Crisis Line at 1 (800) 273-8255 and pressing 1
- ❖ Visiting VeteransCrisisLine.Net/Chat
- ❖ Texting 838255

What should veterans do if they think they have COVID-19?

Before visiting local VA medical facilities, community providers, urgent care centers, or emergency departments in their communities, veterans experiencing COVID-19 symptoms—such as fever, cough, and shortness of breath—are encouraged to **call their VA medical facility** or call **MyVA311 (844-698-2311, press #3)** to be connected).

Veterans can also send secure messages to their health care providers via [MyhealththeVet](#), VA's online patient portal. VA clinicians will evaluate veterans' symptoms and direct them to the most appropriate providers for further evaluation and treatment. This may include referral to state or local health departments for COVID-19 testing.

What about routine appointments and previously scheduled procedures?

VA is encouraging all veterans to call their VA facility before seeking any care—even previously scheduled medical visits, mental health appointments, or surgical procedures. Veterans can also send secure messages to their health care providers via [MyhealththeVet](#) and find out whether they should still come in for their scheduled appointments. VA providers may arrange to convert appointments to [video visits](#), where possible.

Can visitors still access VA medical facilities?

Many VA medical facilities have cancelled public events for the time being, and VA is urging all visitors who do not feel well to postpone their visits to local VA medical facilities. Facilities have also been directed to limit the number of entrances through which visitors can enter. Upon arrival, all patients, visitors, and employees will be screened for COVID-19 symptoms and possible exposure.

What about VA nursing homes and spinal cord injury units?

On March 10, 2020, [VA announced](#) that its 134 nursing homes (also called VA community living centers) and 24 spinal cord injury and disorder centers would be closed to all outside visitors. All clinical staff will be screened for COVID-19 daily before entering the nursing home or spinal cord injury units, and staff will work only within those units to limit possible transmission of the virus. Exceptions to the visitor policy will only be made for cases when veterans are in their last stages of life on hospice [units](#) or inpatient spinal cord injury units.

RESOURCES FOR SENIORS - SOCIAL SECURITY

Social Security and SSI recipients are eligible for the rebate payments:

- ❖ Everyone is eligible for the full rebate payments as long as they have an SSN and their household income is not too high. Rebate payments start to phase out at the thresholds of \$75,000 single, \$112,500 head of household, and \$150,000 married. This includes Social Security beneficiaries (retirement, disability, survivor) and Supplemental Security Income (SSI) recipients.
- ❖ The full rebate amounts are \$1,200 per adult and \$500 per child.
- ❖ Many people will be paid automatically by IRS: everyone who filed a 2019 or 2018 tax return, and all Social Security beneficiaries (whether or not they filed a return). Others – including SSI recipients, who often do not file taxes – may need to take additional action to be determined by the IRS. One possibility is that they would be asked to file some sort of abbreviated return to get the payments, like with the 2008 stimulus rebates.
- ❖ Like other tax credits, these payments do not count as income or resources for means-tested programs. Receiving a rebate will not interfere with someone's eligibility for SSI, SNAP, Medicaid, ACA premium credits, TANF, housing assistance, or other income-related federal programs.
- ❖ These rebates do not affect receipt of state or federal unemployment compensation.
- ❖ The Cares Act includes payroll tax provisions have no effect on Social Security's trust funds:
 - The bill lets employers temporarily delay payment of their share of Social Security payroll taxes. This does not mean they don't owe those taxes, but rather that they will make the payments in 2021 and 2022. This effectively allows the Federal government to loan these businesses funds to ensure they can continue operating during this crisis.

MENTAL HEALTH RESOURCES

New York Office of Mental Health Resources can be found [here](#).

New York Emotional Support Line: 1-844-863-9314

The Emotional Support Line provides free and confidential support, helping callers experiencing increased anxiety due to the coronavirus emergency. The Help Line is staffed by volunteers, including mental health professionals, who have received training in crisis counseling.

New York City Well is your connection to free, confidential crisis counseling, mental health and substance misuse support, information and referral. You can reach the toll-free helpline 24 hours a day, 7 days a week by phone, text and online chat. Mental health professionals there can link you to the services you need. More information can be found [here](#).

Centers for Disease Control and Prevention (CDC) provides guidelines for coping with a disaster or traumatic event which can be found [here](#). Tips include:

- ❖ Take care of your body
- ❖ Connect with others
- ❖ Take breaks
- ❖ Stay informed
- ❖ Avoid too much exposure to news
- ❖ Seek help when needed



The CDC also provides **guidelines for helping children cope** with emergencies which can be found [here](#).

Seeing that the CDC recommends that those 65+ stay home if possible, **AARP has provided suggestions on how to fight social isolation caused by the coronavirus** which can be found [here](#).

The **Substance Abuse and Mental Health Services Administration (SAMHSA) provides tips for taking care of your emotional health** which can be found [here](#).

[SAMHSA's Disaster Distress Helpline](#) provides 24/7, 365-day-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters. Call: 1-800-985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor.

The National Suicide Prevention Lifeline also provides 24/7, free and confidential support for people in distress, prevention and crisis resources. If you or someone you know needs help, please call: 1-800-273-TALK (8255).

PREVENTING STIGMA

Viruses don't discriminate, and neither should we.

Coronavirus doesn't recognize race, nationality or ethnicity.

The 2019 novel coronavirus started in Wuhan, China. That's just geography. Having Chinese ancestry—or any other ancestry—does not make a person more vulnerable to this illness.

Wearing a mask does not mean a person is ill.

People wear masks for a variety of reasons, including to avoid pollen and air pollution or for cultural and social reasons. We should not judge someone for wearing a mask or assume they are sick.

You can interrupt stigma. Start by sharing accurate information.

Avoid spreading misinformation. Stay informed through reputable, trusted sources:

- ❖ Centers for Disease Control and Prevention: <https://www.cdc.gov/>
- ❖ New York State Department of Health: <https://coronavirus.health.ny.gov/home>
- ❖ New York City Department of Health: <https://www1.nyc.gov/site/doh/covid/covid-19-main.page>

Speak up if you hear, see, or read misinformation or harassment.

Gently correct the false information and remind the speaker: prejudiced language and actions make us all less safe. If a serious harassment occurs, consider reporting it.

Show compassion and support for those most closely impacted.

In schools and workplaces, create learning opportunities for students and staff that dispel racist and misinformed ideas. Listen to, acknowledge and, with permission, share the stories of people experiencing stigma. Bigotry is never acceptable in any community.

RESOURCES IN OTHER LANGUAGES

The CDC has provided print resources in various languages to inform individuals about COVID-19.

Online at <https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html>

❖ English

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet.pdf>
- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet.pdf>

❖ Spanish

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet-sp.pdf>
- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-sp.pdf>

❖ Vietnamese

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-vietnamese.pdf>

❖ Chinese

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet-chinese.pdf>
- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-chinese.pdf>

❖ French

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-french.pdf>

❖ Arabic

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-arabic.pdf>

❖ Russian

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-russian.pdf>

❖ Dari

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-dari.pdf>

❖ Farsi

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-farsi.pdf>

❖ Swahili

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-swahili.pdf>

❖ **Ukrainian**

- <https://www.cdc.gov/coronavirus/2019-ncov/downloads/sick-with-2019-nCoV-fact-sheet-ukrainian.pdf>

New York State offers coronavirus information in even more languages through its website here:

<https://coronavirus.health.ny.gov/home>

Click on the “translate” link and then select a language to view the page in that language.

If you require print resources in languages other than those listed above, please contact Congressman Rose’s office for assistance at the Staten Island office at (718) 667-3313, Brooklyn office at (718) 306-5500, and Washington, DC office at (202) 225-3371 or go online at <https://maxrose.house.gov/>.



HOW CAN YOU HELP?

If you are looking for ways to help our nation with the response to COVID-19, refer to FEMA's "How to Help" guidance: <https://www.fema.gov/coronavirus/how-to-help>

Donations

You can find vetted non-profit organizations supporting COVID-19 response efforts at www.NVOAD.org.

If you have medical supplies or equipment to donate, please email FEMA's National Business Emergency Operations Center at nbeoc@fema.dhs.gov.

NYC DONATION OF SUPPLIES

- ❖ Companies who have stock on hand and are offering to DONATE or SELL medical supplies and equipment (e.g. gowns, masks, ventilators, face shields): <http://www.nyc.gov/covidsuppliers>. Those offers will be vetted and respondents will be contacted if there is interest.
- ❖ Local manufacturers and industry sector companies looking to begin producing supplies: <https://edc.nyc/covid-19-emergency-supply-sourcing-manufacturing>
- ❖ Food and other non-medical donations should go through DonateNYC: <https://www1.nyc.gov/assets/donate/site/DonateFood/About> **Note:** NYC is not accepting food donations directly to the City but this site provides a platform to connect with organizations in need of food.

Volunteering

Trained medical volunteers can offer their services by registering with a National VOAD member on www.NVOAD.org. Please BE PATIENT. You will be contacted once resources are matched with unmet needs.

Adequate supplies of blood are needed to treat patients in hospitals, but many blood drives have been cancelled. Donating blood is a safe process, and blood donation centers have the highest standards of safety and infection control. To find where you can donate blood, visit www.redcross.org.

Companies with Medical Supplies, Equipment, and Services

To sell medical supplies or equipment to the federal government, please email specifics to nbeoc@fema.dhs.gov.

You can also register through the [System for Award Management \(SAM\)](#) website. All companies desiring to do business with the federal government must register, at no cost, with SAM.

For non-medical supplies, services or equipment, if you are interested in doing business with FEMA, visit our [Industry Liaison Program](#).

Individuals looking to volunteer to assist with the COVID-19 should register with the New York Responds Medical Reserve Corps online at <https://www1.nyc.gov/site/doh/providers/emergency-prep/nyc-medical-reserve-corps.page>

For additional guidance and information from my office, please refer to this link:

<https://maxrose.house.gov/issues/issue/?IssueID=14901>

CONTACT US

**If you are experiencing difficulties with a federal agency,
please contact Congressman Rose's office for
assistance:**

Staten Island Office at (718) 667-3313

Brooklyn Office at (718) 306-5500

Washington DC Office at (202) 225-3371

Online at <https://maxrose.house.gov/>.

